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www.nmb.uscourts.gov

Case No.: 13-11743-j7  
Chapter: 7  
Judge: Robert H. Jacobvitz  
Judge/341 Location: JR

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW MEXICO**

**In re Debtor(s):**

Fred Dale Van Winkle  
PO Box 1691  
Ruidoso, NM 88355  
SSN/ITIN(if any): xxx-xx-9361

**NOTICE TO CHAPTER 7 DEBTOR  
OF REQUIREMENT TO FILE A STATEMENT REGARDING  
COMPLETION OF A COURSE IN PERSONAL FINANCIAL MANAGEMENT**

1. You are required to complete a course in personal financial management from an approved debtor education course provider and file with the court a statement, using form NM OF 23, as evidence of completing the course. The form is enclosed with this notice. *See* Federal Rule of Bankruptcy Procedure 1007(b)(7).

If this is a joint case, each spouse must file a separate form NM OF 23.

A list of approved debtor education course providers for the District of New Mexico is available on the Internet at [www.usdoj.gov/ust](http://www.usdoj.gov/ust) (click on "Credit Counseling & Debtor Education"), or you may call or visit the Clerk's Office for assistance in locating an approved debtor education course provider.

2. You must attach the course provider's certificate of completion to your statement (form NM OF 23) and **FILE THE STATEMENT WITH THE COURT WITHIN 60 DAYS OF THE DATE OF THE MEETING OF CREDITORS UNDER § 341, OR August 19, 2013**. *See* Federal Rule of Bankruptcy Procedure 1007(c).

Note: If you have requested that the Court make a determination that you are unable to complete the requirement pursuant to title 11, United States Code, section 109(h)(4), and the Court has entered an order making that determination, file the statement, form NM OF 23, with a copy of the Court's order attached. *See* title 11, United States Code, section 727(a)(11).

3. The Court will not enter a discharge if the statement with the certificate of completion of the course attached is not filed. *See* title 11, United States Code, section 727(a)(11). When appropriate, the case will be closed without entry of discharge. A motion to reopen the case to file the statement requires a fee. *See* title 28, United States Code, section 1930(b), schedule item 11.

Norman H. Meyer, Jr.  
Clerk of Court

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**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW MEXICO**

In re:

Debtor. \_\_\_\_\_

Case No. \_\_\_\_\_

**Debtor's Certification of Completion  
of Postpetition Instructional Course in Personal Financial Management <sup>1</sup>**

*Every individual debtor in a chapter 7, chapter 11 in which section 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the two statements and file this document within the time frame indicated below: <sup>2</sup>*

1. \_\_\_\_ I certify that on \_\_\_\_\_, I completed an instructional course in personal financial management provided by \_\_\_\_\_, an approved provider of the course.

◆ A document attesting to the completion of the course is attached.

2. \_\_\_\_ I certify that I am not required to complete an instructional course in personal financial management course because (check one)

\_\_\_\_ I am incapacitated or disabled, as defined in 11 U.S.C section 109(h), or

\_\_\_\_ I am on active military duty in a military combat zone.

◆ A copy of the order waiving this requirement is attached.

Date signed: \_\_\_\_\_

Debtor's signature: \_\_\_\_\_

Debtor's address: \_\_\_\_\_

Debtor's telephone: \_\_\_\_\_

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<sup>1</sup>See title 11, U.S.C., sections 727(a)(11) and 1328(g)(1) and Federal Rule of Bankruptcy Procedure 1007(b)(7).

<sup>2</sup>*Filing deadlines:* In a chapter 7 case, file this certification within 60 days of the date first set for the meeting of creditors under section 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file the certification no later than the last payment made by the debtor as required by the plan or the filing of a motion for discharge under section 1141(d)(5)(B) or section 1328(b) of the Bankruptcy Code. See Federal Rule of Bankruptcy Procedure 1007(c).